

JOINT DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

As the below named inventors, we hereby declare that:

Our residences, post office addresses and citizenship are as stated below next to our names;

We believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought in the invention entitled **SYSTEM AND METHOD FOR ELECTRONIC DEPOSIT OF THIRD-PARTY CHECKS BY NON-COMMERCIAL BANKING CUSTOMERS FROM REMOTE LOCATIONS** the specification of which

() is attached hereto.

(X) was filed on February 18, 2000, as Application Serial Number 09/508,434 and was amended on _____

(if applicable)

() is an International Application, PCT Application No. _____ filed on _____

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to in this declaration.

We acknowledge the duty to disclose all information known to us to be material to the patentability of this application, as defined in 37 C.F.R. § 1.56.

We acknowledge the duty to disclose to the Office all information known to us to be material to patentability as defined in § 1.56, which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

Prior Foreign Application(s)

We hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Country	Application Number	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed Under 35 U.S.C. 119
				Yes () No ()
				Yes () No ()

Prior United States Provisional Application(s)

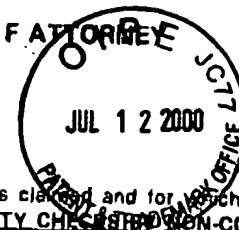
I hereby claim the benefit under 37 C.F.R. § 119(e) of any United States provisional application(s) listed below

Application Number	Filing Date

Prior United States Application(s)

We hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or § 365(c) of any PCT International application designating the United States listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned



RECEIVED
AUG-4 2000
TC 270 MA-RO

BEST AVAILABLE COPY

Attorney Docket No.: 47004.000059

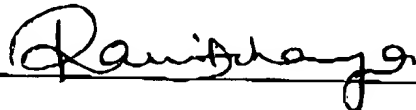
And we hereby appoint, both jointly and severally, as our attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the following attorneys or agents, their registration numbers being listed after their names:

Thomas J. Scott, Jr., Registration No. 27,836; Stanislaus Aksman, Registration No. 28,562; James G. Gatto, Registration No. 32,684; Christopher C. Campbell, Registration No. 37,291; Thomas M. Blasey, Registration No. 33,476; Thomas E. Anderson, Registration No. Henry C. Su, Registration No. 37,738; Brian M. Buroker, Registration No. 39,126; Charles F. Hollis, Registration No. 40,650; Jonathan D. Link, Registration No. 41,548; Kevin J. Dunleavy, Registration No. 32,024; Kevin T. Duncan, Registration No. 41,495; Charles B. Lobsenz, Registration No. 37,857; George Georgellis, Registration No. 43,632; Stephen T. Schreiner, Registration No. 43,097; Christopher J. Cunbo, Registration No. 42,460; Raphael A. Valencia, Registration No. 44,487; Jennifer A. Albert, Registration No. 35,436; Steven P. Klocinski, Registration No. 39,251; Yisun Song, Registration No. 44,487; Scott D. Balderston, Registration No. 32,012; Kerry Owens, Registration No. 37,412; Milan M. Vinnola, Registration Number 45,979; Devin S. Morgan, Registration No. 45,662; Andrew J. Ririe, Registration No. 45,978; Carl L. Benson, Registration No. 38,378; Robin C. Clark, Registration No. 40,956; Herbert V. Kerner, Registration No. 42,721; Rene' Vazquez, Registration No. 38,647.

All correspondence and telephone communications should be addressed to Hunton & Williams, 1900 K Street, N.W., Washington, D.C. 20006-1109, telephone number (202) 955-1500, which is also the address and telephone number of each of the above listed attorneys.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature



Date

7/12/00

Full Name of
First InventorAcharya
Family NameRavi
First Given NameV.
Second Given Name

Residence

3131 Meetinghouse Road, Apt. H-10, Boothwyn, PA 19061

Citizenship

Indian

Post Office
Address

Same

Signature



Date

7/12/00

Full Name of
First InventorKang
Family NameJack
First Given Name

Second Given Name

Residence

102 Clear Creek Drive, Bear, DE 19701-3336

Citizenship

U.S.A.

Post Office
Address

Same

BEST AVAILABLE COPY

HUNTON & WILLIAMS
1900 K Street, N.W., Suite 1200
Washington, D.C. 20006-1109
Tel: (202) 955-1500